

2008-3170

Loan# (Last 4 digits): 2928

POWERS KIRN, LLC

728 Marne Highway

P.O. Box 848

Moorestown, NJ 08057

856-802-1000

Attorney for Wachovia Mortgage, FSB f/k/a World Savings Bank, FSB

WP0186

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:

James Breazzano

:

: CASE NO. 11-12509-MBK

:

: CHAPTER: 13

Debtor(s)

:

: HEARING DATE: 08/08/11 10:00 AM

:

CERTIFICATION BY MORTGAGEE
(Default in Chapter 13 Payments Outside of Plan)

Cynthia Callender does hereby certify:

1. I am Vice President of Loan Documentation of Wells Fargo Bank, N.A. servicing agent for Wachovia Mortgage, FSB f/k/a World Savings Bank, FSB, the holder of a note and mortgage on premises known as 855 Sycamore Avenue, Tinton Falls, NJ 07724. Copies of the supporting documents are attached hereto.
2. The debtor's petition was filed on 1/31/2011

- | | | |
|----|---|------------|
| 3. | (a) Amount of debtor's monthly mortgage payment | \$3,683.90 |
| | (b) Amount of monthly late charges | \$141.53 |
| | (c) Total monthly payment including late charge | \$3,825.43 |

3.1 Where applicable, debtor's monthly mortgage payment changed effective with the post-petition payment due on N/A.

- | | | |
|-----|---|--------|
| 3.1 | (a) Amount of debtor's monthly mortgage payment | |
| | (b) Amount of monthly late charges | |
| | (c) Total monthly payment including late charge | \$0.00 |

4. Debtor should have made 5 payments outside of the plan since the date of filing petition.

5. Since the date of filing, debtor has made 0 payments.

6. Debtor is behind 5 months in payments outside of the plan, through the payment due on 06/01/2011.

7. The total amount of delinquency outside of the plan is \$19,302.15. The post-petition payment delinquency is computed in the following manner: See attached schedule.

8. These figures are current as of payment received on or before 06/28/2011.

9. The debtor's post-petition payment history is summarized on the annexed schedules.

10. I certify the foregoing is true. I am aware that if the foregoing statements are willfully false, I am subject to punishment.

/s/ Cynthia Callender

DATED: 07/07/11

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

2008-3170

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Savings Bank, FSB

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In Re:

James Breazzano

Case No.: 11-12509-MBK

Chapter: 13

Hearing Date: 08/08/2011 10:00 AM

Judge: Honorable Michael B. Kaplan

**CERTIFICATION RE POST-PETITION PAYMENT HISTORY
ON THE NOTE AND MORTGAGE**

Cynthia Callender of full age, employed as Vice President of Loan Documentation by

Wells Fargo Bank, N.A., servicing agent for Wachovia Mortgage, FSB f/k/a World Savings Bank, FSB, hereby certifies the following information:

Recorded on August 4, 2006, in Monmouth County, in Book 8583 at Page 4473&c

Property Address: 855 Sycamore Avenue, Tinton Falls, NJ 07724

Mortgage Holder: Wachovia Mortgage, FSB f/k/a World Savings Bank, FSB

Mortgagor(s)/Debtor(s): James Breazzano

POST-PETITION PAYMENTS (Petition filed on January 31, 2011)

Loan(Last 4 digits)# 2928		Date Payment	How Payment Was	Amount	Date Payment	Check or Money
Amount Due		Was Due	Applied (Mo./Yr.)	Received	Received	Order Number
1.	\$3,825.43	02/01/2011		\$0.00		
2.	\$3,825.43	03/01/2011		\$0.00		
3.	\$3,825.43	04/01/2011		\$0.00		
4.	\$3,825.43	05/01/2011		\$0.00		
5.	\$3,825.43	06/01/2011		\$0.00		
6.						
TOTAL:	\$19,127.15			\$0.00		

Post-Petition Payments Due:	\$19,127.15
Less: Amount Received:	\$0.00
Appraisal charges:	\$75.00
Inspection charges:	\$100.00
NSF charges:	
Other (Specify):	
Total Due:	<u><u>\$19,302.15</u></u>

Each current monthly payment is comprised of:

Principal.....	\$2,830.55	(Principal & Interest, where applicable)
Interest.....	\$0.00	
R.E. Taxes.....	\$764.52	
Insurance.....	\$88.83	
MIP.....		
Shortage.....		
Cushion/Reserve...		
Late Charge.....	\$141.53	
Other.....		Specify:
TOTAL.....	\$3,825.43	

If the monthly payment has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary):

PRE-PETITION ARREARS: _____ to _____
(_____ mos. x \$0.00 /mo. = \$0.00)

I certify under penalty of perjury that the foregoing is true and correct.

07/07/2011
Date of signature

/s/ Cynthia Callender
Signature